

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Maritza Caridad Lazo

Debtor(s)

Case No. 23-10175-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/19/2023.
- 2) The plan was confirmed on 10/19/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/16/2024.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,543.95.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,688.00
Less amount refunded to debtor	\$1,445.27

NET RECEIPTS: \$25,242.73

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,770.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,434.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,204.24

Attorney fees paid and disclosed by debtor: \$3,337.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	7,005.00	6,785.92	6,785.92	782.95	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	8,501.63	8,501.63	980.90	0.00
AMERICAN HONDA FINANCE	Unsecured	NA	NA	NA	0.00	0.00
AVANT	Unsecured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	11,968.00	12,071.69	12,071.69	1,410.87	0.00
CHASE BANK USA NA	Unsecured	10,985.00	10,985.06	10,985.06	1,283.87	0.00
CITIZENS BANK NA	Unsecured	17,299.00	16,799.48	16,799.48	1,963.42	0.00
CTCE FEDL CU	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	14,784.00	14,485.76	14,485.76	1,693.01	0.00
DISCOVER PERSONAL LOAN	Unsecured	5,435.00	5,423.74	5,423.74	625.78	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	8,771.00	8,801.33	8,801.33	1,015.48	0.00
LVNV FUNDING LLC	Unsecured	10,160.00	10,160.09	10,160.09	1,187.45	0.00
NATIONSTAR MORTGAGE LLC	Secured	119,801.00	119,593.93	0.00	0.00	0.00
UPSTART NETWORK INC	Unsecured	37,480.00	38,000.84	38,000.84	4,441.31	0.00
US DEPARTMENT OF EDUCATION	Unsecured	46,599.00	46,599.36	46,599.36	5,446.26	0.00
VISIONS FCU	Unsecured	25.00	46.37	46.37	0.00	0.00
VOLKSWAGEN CREDIT	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	1,795.00	1,795.75	1,795.75	207.19	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$180,457.02	\$21,038.49	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,204.24</u>	
Disbursements to Creditors	<u>\$21,038.49</u>	
TOTAL DISBURSEMENTS :		<u>\$25,242.73</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.